

Information to identify the case:

Debtor 1	Mark John Ragnacci	Social Security number or ITIN xxx-xx-0473
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-14004-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark John Ragnacci

5/31/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Mark John Ragnacci
 Debtor

Case No. 19-14004-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db	+Mark John Ragnacci, 62 Augusta Drive, Columbus, NJ 08022-2359
518145463	+American Trading, 2297 Rt 33, Trenton, NJ 08690-1717
518145464	+Chase, POB 24696, Columbus, OH 43224-0696
518145466	+Fein Such Kahn Shepard, New Century v Ragnacci, 7 Century Drive, Parsippany, NJ 07054-4603
518145462	+KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
518145460	+Lake View Servicing, POB 8068, Virginia Beach, VA 23450-8068
518145469	++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 (address filed with court: Nissan-Infiniti, 8900 Freeport Pkwy, Irving, TX 75063)
518145470	+NJ American Water, POB 371331, Pittsburgh, PA 15250-7331
518145476	+PSE&G, POB 1444, New Brunswick, NJ 08903-1444
518145461	+Schragger Schragger & Lavine, re: Villages at Mapleton, 114 Straube Center Blvd, Pennington, NJ 08534-1499
518145473	+TD Bank, 7000 Target Parkway N, Mail Stop NCD 0450, Minneapolis, MN 55445-4301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 01 2019 00:35:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 01 2019 00:35:19 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518145472	EDI: SEARS.COM Jun 01 2019 03:53:00 Sears, POB 183081, Columbus, OH 43218
518145465	+EDI: RCSFNEMARIN.COM Jun 01 2019 03:53:00 Credit One Bank, POB 98872, Las Vegas, NV 89193-8872
518145467	+EDI: RESURGENT.COM Jun 01 2019 03:53:00 LVNV Funding, POB 10497, Greenville, SC 29603-0497
518052153	E-mail/Text: camanagement@mtb.com Jun 01 2019 00:35:00 M&T Bank, 1100 Wehrte Drive, Buffalo, NY 14240
518145468	+EDI: MID8.COM Jun 01 2019 03:53:00 Midland Funding, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2709
518145475	+E-mail/PDF: bankruptcy@ncfsi.com Jun 01 2019 00:40:58 110 S. Jefferson Rd, Ste 104, Whippany, NJ 07981-1038
518145471	+E-mail/Text: bankruptcy@pseg.com Jun 01 2019 00:34:08 PSEG, POB 490, Cranford, NJ 07016-0490
518145474	+EDI: CITICORP.COM Jun 01 2019 03:53:00 The Home Depot, POB 6497, Sioux Falls, SD 57117-6497

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518052152 Capital One/Bestbuy

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbsi.com/frost@remote7solutions.com
 Kevin Gordon McDonald on behalf of Creditor Lakeview Loan Servicing, LLC.
 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
 Peter E. Zimnis on behalf of Debtor Mark John Ragnacci njbankruptcylaw@aol.com
 U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4